New PCT National Phase Application
Docket No. 32860-000964/US

DEC 2005

IN THE U.S. PATENT AND TRADEMARK OFFICE

Applicant(s):

Markus SCHMIDT et al.

Int'l App. No.:

PCT/EP2004/006387

Application No.:

NEW APPLICATION

Filed:

December 22, 2005

For:

METHOD FOR ADMITTING AN INFORMATION PROVIDER TO

A DATA TRANSMISSION PROCESS, AND TRANSMISSION

DEVICE

INFORMATION DISCLOSURE STATEMENT (SUBMISSION CONCURRENT WITH THE FILING OF A NEW PATENT APPLICATION)

Customer Service Window Randolph Building 401 Dulany Street Alexandria, VA 22314 Mail Stop PCT December 22, 2005

Sir:

Pursuant to 37 C.F.R. §§ 1.97 and 1.98, applicant(s) hereby submit(s) an Information Disclosure Statement for consideration by the Examiner.

I. <u>LIST OF PATENTS, PUBLICATIONS OR OTHER INFORMATION</u>

The patents, publications, or other information submitted for consideration by the Office are listed on PTO-1449, attached hereto.

II. <u>COPIES</u>

Submitted herewith is a legible copy of (i) each U.S. and foreign patent; (ii) each
publication or that portion which caused it to be listed; and (iii) all other information
or that portion which caused it to be listed.

\boxtimes	This application is a National Phase of a PCT application. All of the documents listed on the PTO-1449 are not enclosed because they were cited in the International Search	
	Report and copies should be forwarded from the International Search Authority.	
	copies are needed, please contact the undersigned.	

			Docket No. 32860-000964/US					
	Because the present application is being filed after June 30, 2003, no copies of t U.S. patents or U.S. patent application publications which are listed on the attach Form 1449 are enclosed pursuant to the waiver of 37 C.F.R. § 1.98(a)(2)(i). A foreign patent documents or non-patent literature listed on the attached Form 1449 a enclosed herewith.							
III.			KPLANATION OF THE RELEVANCE tone box)					
	a.		DOCUMENTS IN THE ENGLISH LANGUAGE					
			The attached patents, publications, or other information in the English language do not require a statement of relevancy.					
	b.	\boxtimes	DOCUMENTS NOT IN THE ENGLISH LANGUAGE					
			A concise explanation of the relevance of all patents, publications, or o ther information listed that is not in the English language is as follows:					
			Many of the documents have been discussed in the PCT Search Report, the PCT Preliminary Examination Report, and/or throughout the specification. The PCT Search Report and PCT Preliminary Examination Report, along with a German translation aid translating key terms into English, indicate the degree of relevance found by the PCT Office, thereby satisfying the requirement for a concise explanation. See MPEP 609(A)(3).					
	c.	\boxtimes	ENGLISH LANGUAGE SEARCH REPORT					
			An English language version of the search report or action that indicates the degree of relevance found by the foreign office is attached, thereby satisfying the requirement for a concise explanation. See MPEP 609(A)(3).					
	d.	\boxtimes	OTHER					
			The following additional information is provided for the Examiner's consideration.					
			German Translation Aid and written opinion.					

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FEES

This Information Disclosure Statement is being filed concurrently with the filing of a new patent application; therefore, no fee is required.

If the Examiner has any questions concerning this IDS, he/she is requested to contact the undersigned. If it is determined that this IDS has been filed under the wrong rule, the PTO is requested to consider this IDS under the proper rule and charge the appropriate fee to Deposit Account No. 08-0750.

If necessary, the Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 08-0750 for any additional fees required under 37 C.F.R. § 1.16 or under § 1.17; particularly, extension of time fees.

Respectfully submitted,

HARNESS, DICKEY & PIERCE, P.L.C.

By: Donald J. Daley, Reg. No. 34,313

P.O. Box 8910

Reston, Virginia 20195

(703) 668-8000

Enclosures:

DJD:smk

Documents

International Search Reports

German Translation Aid, German Office Action

& written opinion

PTO/SB/08a (05-03) Approved for use through 04/30/2003, OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO						Complete if Known	
INFORMATION DISCLOSURE					Application Number	New Applecation U 1	
				CLOSURE	Filing Date	December 22, 2005	,
STATEMENT BY APPLICANT			PPLICANT	First Named Inventor	Markus SCHMIDT et al.		
					Art Unit	Unknown	
(use as many sheets as necessary)					Examiner Name	Unknown	
abla	Sheet	1	of	1	Attorney Docket Number	32860-000964/us	

			U.S. PATENT	OCUMENTS .	•	
Examiner	Cite	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant	
Initials *		Number - Kind Code ² (if known)	MM-DD-YYYY		Passages or Relevant Figures Appear	
-	1	US- 5940812 .	08-17-1999	LoanMarket Resources,L.L.C.		
	2	US- 5862223	01-19-1999	Walker Asset Management		
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	Cite	FOREIGN P. Foreign Patent Document	Publication	Name of Patentee or	Pages, Columns, Lines,	T ⁶
Examiner Initials*	No.1	Country Code ³ - Number ⁴ - Kind Code ⁶ (<i>If known</i>)	Date MM-DD-YYYY	Applicant of Cited Document	Where Relevant Passages or Relevant Figures Appear	
	· 3	WO 97/26612	07-24- 1997	Personal Agents	·	•
	4	WO 02/06990 A1	01-24- 2002	Healthcite		
	5	GB 2 357 675 A	06-27- 2001	NCR International		
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Examiner Signature	· ·		Date Considered		•,	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional), 2 See and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the problemant of the property of the appropriate is the property to the property its form application.

Individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.